

I. CLAIMS

1. (Currently Amended) A computerized method for securely authorizing and distributing stored-value card data over a first communications network having an identifier thereof, the method comprising:

storing in a database a plurality of records comprising:

stored-value card data for each stored-value card;

at least one of:

identifiers of trusted sources for making stored-value card processing requests, and

information sufficient to identify identifiers of trusted communications networks, which may include the first communications network, for carrying or transmitting stored-value card processing requests;

wherein the database is coupled to a central processor;

receiving at the central processor a request to activate, deactivate, reload, refresh, or refund a stored-value card over the first communications network from a requesting merchant terminal having an associated merchant terminal identifier;

determining at the central processor at least one of:

whether the respective requesting merchant terminal has a terminal identifier stored in the database and

whether the identifier of the first communications network over which the request is received is identified in the database as an identifier of a trusted communications network; and

responsive to a determination that the first communications network over which the request was received ever is a trusted communications network, capturing the requesting terminal identifier and adding the terminal identifier to the database if not already stored; and

activating, deactivating, reloading, refreshing, or refunding at the central processor the stored value card based on the determining step.

2-7. (Canceled)

8. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is selected from the group consisting of: a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a card used for downloading ring tones, a card used for downloading software, a card used for downloading music files and a customer rewards card.

9-15. (Canceled)

16. (Currently Amended) The computerized method of claim 1 wherein the first communications network is a dedicated data circuit, and the determining step is based on whether the dedicated data circuit is a trusted communications network.

17. (Previously Presented) The computerized method of claim 1 wherein the request to activate, deactivate, reload, refresh, or refund the stored value card is transmitted over the internet.

18. (Canceled)

19. (Previously Presented) The computerized method of claim 17 wherein the respective requesting merchant terminal has a static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

20. (Previously Presented) The computerized method of claim 17 wherein the respective requesting merchant terminal is assigned a static IP address, the respective requesting merchant terminal enters a password to access a network wherein the password is based on or identical to the static IP address, the merchant terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

21. (Canceled)

22. (Previously Presented) The computerized method of claim 1 wherein the request is transmitted over a public switched telephone network and the respective requesting merchant terminal is determined to be a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant terminal, and communicating an acceptable password or terminal ID to the central processor.

23-24. (Canceled)

25. (Previously Presented) The computerized method of claim 1 wherein each record stored in the database further includes a parameter corresponding to the value associated with each respective stored-value card selected from the group consisting of: parameters indicative of predefined time units, and parameters indicative of one or more predefined dollar values.

26. (Canceled)

27. (Previously Presented) The computerized method of claim 1 wherein the request to activate, deactivate, reload, refresh, or refund a stored value card is associated with a respective stored-value card, the request transmitted to the central processor from a respective requesting merchant terminal, the central processor configured to accept the request to activate, deactivate, reload, refresh, or refund a stored value card based on whether the respective identifiers stored in the record for the stored-value card match identifiers actually transmitted by the requesting merchant terminal for that stored-value card and merchant terminal.

28. (Previously Presented) The computerized method of claim 1 further comprising selectively encoding the requests to activate or deactivate based on a table of predefined codes stored in the database, the predefined codes being associated with respective user groups or locations.

29-30. (Canceled)

31. (Currently Amended) A computer-readable medium encoded with computer program code for securely authorizing and distributing stored-value card requests over a first communications network having an identifier thereof, the program code causing a computer to execute a method comprising:

controlling a database coupled to the central processor;

storing in the database a plurality of records comprising:

stored-value card data for each stored-value card;

at least one of: identifiers of trusted sources for making stored-value card processing requests and information sufficient to identify identifiers of trusted communications networks, which may include the first communications network, for carrying or transmitting stored-value card processing requests;

receiving a request to activate, deactivate, reload, refresh, or refund the stored-value card over a the first communications network from a requesting merchant terminal having an associated merchant terminal identifier to the central processor;

determining at least one of:

whether the respective requesting merchant terminal has a terminal identifier stored in the database and

whether the identifier of the first communications network over which the request is received is identified in the database as a an identifier of a trusted communications network;

responsive to a determination that the first communications network over which the request was received ever is a trusted communications network, capturing the requesting terminal identifier and adding the terminal identifier to the database if not already stored; and

activating, deactivating, reloading, refreshing, or refunding at the central processor the stored value card based on the determining step.

32. (Canceled)

33. (Original) The computer-readable medium of claim 31 wherein the communications network is a dedicated data circuit, and the determining step is based on whether the dedicated data circuit is a trusted communications network.

34. (Original) The computer-readable medium of claim 31 wherein the request is transmitted over the internet.

35. (Canceled)

36. (Previously Presented) The computer-readable medium of claim 34 wherein the respective requesting merchant terminal has a static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

37. (Previously Presented) The computer-readable medium of claim 34 wherein the respective requesting merchant terminal enters a password to access a network, the merchant terminal is assigned a static IP address based on the password, the merchant terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

38. (Canceled)

39. (Previously Presented) The computer-readable medium of claim 31 wherein the request is transmitted over a public switched telephone network and the respective requesting merchant terminal is determined to be a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant terminal, and communicating an acceptable password or terminal ID to the central processor.

40-41. (Canceled)

42. (Currently Amended) A system for authorizing stored-value card requests over a first communications network having an identifier thereof between a plurality of merchant terminals and a central processor, comprising:

a database ~~coupled to the central processor~~;

a storage module configured to store in the database a plurality of records comprising:

stored-value card data for each stored-value card; and

at least one of: identifiers of trusted sources for making stored-value card processing requests and information sufficient to identify identifiers of trusted communications networks, which may include the first communications network, for carrying or transmitting stored-value card processing requests;

a value module configured to define in each stored record a parameter corresponding to the value of each respective stored-value card; and

a first processing module configured to process a request from a respective requesting merchant terminal to the central processor, the central processor configured to accept the request based on whether the request originated from a trusted source and/or whether the identifier of the first communications network over which the request was transmitted or carried is identified in the database as an identifier of by a trusted communications network; and

wherein the central processor comprises the database, storage module, value module and processing module;

and wherein the stored-value requests are received at the central processor from one or more of the merchant terminals over the first communications network.

43. (Previously Presented) The system of claim 42, wherein said processing request is selected from the group consisting of: a request to change the status of the stored-value card, a request to activate the stored value card, a request to deactivate the stored value card, a request to change the value of the stored value card, a request to refresh the stored value card, and a request to redeem the value of the stored value card.

44. (Previously Presented) The system of claim 42, wherein the processing step is selected from the group consisting of: changing the status of the stored-value card, activating the stored-value card, deactivating the stored value card, changing the value of the stored value card, refreshing the stored value card, and redeeming the value of the stored value card.

45-49. (Canceled)

50. (Original) The system of claim 42 wherein the communications network is a dedicated data circuit, and the processing module is further configured to determine whether the dedicated data circuit is a trusted communications network.

51. (Original) The system of claim 42 wherein the request is transmitted over the internet.

52. (Canceled)

53. (Previously Presented) The system of claim 51 wherein the respective requesting merchant terminal has a static IP address, and the processing module is further configured to determine whether the static IP address is a trusted source of processing requests.

54. (Previously Presented) The system of claim 51 wherein the respective requesting merchant terminal enters a password to access a network, the merchant terminal is assigned a static IP address based on the password, the merchant terminal communicates with the central processor using the static IP address, and the processing module is further configured to determine whether the static IP address is a trusted source of processing requests.

55. (Canceled)

56. (Previously Presented) The system of claim 42 wherein the request is transmitted over a public switched telephone network and the processing module is further configured to determine whether the respective requesting merchant terminal is a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant terminal, and communicating an acceptable password or merchant terminal ID to the central processor.

57-60. (Canceled)

61. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is a card used for a purpose, selected from the group consisting of: downloading music files, downloading games, enabling long distance telephone communication, enables wireless communication, enables paging services, enables internet communication services, and enables wireless web access.

62-67. (Canceled)

68. (Previously Presented) The computerized method of claim 1, further comprising:

receiving at the central processor a request from a customer to add stored value to a customer account, the request including a first identifier, wherein the first identifier and the stored value are associated with the stored-value card, and wherein the customer account is managed by a provider; and

providing from the central processor a provider identifier associated with the provider to the customer, wherein the provider identifier is effective to add the associated stored value to the customer account.

69. (Previously Presented) The computerized method of claim 68, further comprising:

establishing at the central processor communication between the customer and a provider communications system managed by the provider.

70. (Previously Presented) The computerized method of claim 69, wherein the provider communications system is an IVR system.

71. (Previously Presented) The computerized method of claim 69, further comprising:

wherein the provider communications system is configured to add associated stored value to the customer's account after receiving the provider identifier from the customer.

72. (Currently Amended) A computerized method for securely authorizing and distributing stored-value card data over a first communications network having an identifier thereof, the method comprising:

storing in a database a plurality of records comprising:

stored-value card data for each stored-value card, and

at least one of:

information identifying identifiers of at least a first group of merchant terminals authorized to make particular stored-value card processing requests, each merchant terminal identified by a specific merchant terminal identifier; and

information identifying identifiers of at least a first group of communications networks for carrying or transmitting stored-value card processing requests, particular stored-value card processing requests received over which are assumed authorized;

wherein the database is coupled to a central processor;

receiving at the central processor a stored-value card processing request over the first communications network from a requesting merchant terminal having an associated merchant terminal identifier;

determining at the central processor at least one of:

whether the terminal identifier of the respective requesting merchant terminal is identifies the requesting merchant as part of the first group of merchant terminals authorized to make particular stored-value card processing requests based on the merchant terminal identifier; and

whether the identifier of the first communications network over which the stored-value card processing request identifies the first communications network as is received is part of the first group of communications networks; from which particular stored-value card processing requests received over which are assumed authorized;

performing the stored-value card processing requests responsive to a determination that either the respective requesting merchant terminal is part of the first group of merchant terminals or the first communications network over which the stored-value card processing request is received is part of the first group of communications networks.

73. (Previously Presented) The method of claim 72, wherein the stored-value card processing request is selected from the group consisting of a request to activate, deactivate, reload, refresh, or refund the stored value card.

74. (Currently Amended) The method of claim 72, wherein the records stored in the database further comprise:

at least one of:

information identifying identifiers of at least a second group of merchant terminals authorized to make particular stored-value card processing requests, each merchant terminal identified by a merchant terminal identifier; and

information identifying identifiers of at least a second group of communications networks for carrying or transmitting stored-value card processing requests, particular stored-value card processing requests received over which are assumed authorized.

75. (Currently Amended) The method of claim 74, wherein the step of determining at the central processor comprises determining at least one of:

whether the merchant terminal identifier of the respective requesting merchant terminal is identifies the requesting merchant terminal as part of any the first group or second group of merchant terminals authorized to make the particular stored-value card processing request based on the merchant terminal identifier; and

whether the identifier of the first communications network over which the stored-value card processing request is received is identifies the first communications network as part of any the first group or second group of communications networks over which the particular stored-value card processing request is received is assumed authorized;

76. (Currently Amended) The method of claim 75, wherein the step of performing the stored-value card processing requests is responsive to a determination that either the respective requesting merchant terminal is part of any the first group or second group of merchant terminals or the first communications network over which the stored-value card processing request is received is part of any the first group or second group of communications networks authorized to perform the particular stored-value card processing request.